

**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**

PATENT NO. : 7,516,099
APPLICATION NO. : 10/714,925
ISSUE DATE : April 7, 2009
INVENTOR(S) : Nelson Schneider

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

On page 1, line 11, please change "Investments" to --Investment--.

In column 2, line 46, please change "interest" to --interests--.

In column 2, line 48, please change "interest" to --interests--.

In column 2, line 49, please change "interest" to --interests--.

In column 4, line 46, please change "shoving" to --showing--.

In column 6, line 64, please change "homeowners" to --homeowner--.

In column 14, line 55, please change "against" insert --a--.

In column 22, line 59-60, please change "up keep" to --keep up--.

In column 23, line 17, please before "pertinent" delete "all".

In column 23, line 58, in Claim 10, after "provided" insert --.--.

In column 24, line 16, in Claim 16, after "property" insert --.--.

In column 24, line 52, in Claim 26, after "the" insert --real estate property--.

In column 24, line 58, in Claims 27, after "or" insert --more--.

7715456:ad
082609

MAILING ADDRESS OF SENDER:

John R. King
KNOBBE, MARTENS, OLSON & BEAR, LLP
2040 Main Street, 14th Floor
Irvine, California 92614

DOCKET NO. HEFI.001A